

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF FLORIDA

In re: KARIN M. WALBRIDGE,
Debtor

TYNDALL FEDERAL CREDIT UNION,
Plaintiff

vs.

KARIN WALBRIDGE,
Defendant

CASE NO.: 97-02296

Chapter 7

Adv. Proc. No. 98-90020

JUDGMENT

This action came on for trial before the Court, Honorable Lewis Killian, Jr., Bankruptcy Judge, presiding, on November 20, 1998 and for Rehearing on January 29, 1999, and the issues having been duly tried and a decision having been duly rendered,

The Court finds that the Plaintiff submitted sufficient admissible evidence to create a presumption of fraud, as provided by 11 USC §523 (a)(2)(C), and that the Defendant did not submit credible evidence sufficient to overcome that presumption; therefore, the Debtor's advances, in the sum of \$4,000.00, made against Plaintiff's credit card within 60 days of the Debtor's filing Bankruptcy are not discharged.

It is therefore, ORDERED and Adjudged that the Plaintiff, Tyndall Federal Credit Union, recover of the Defendant/Debtor, Karin M. Walbridge, the sum of \$4,000.00, with interest at the rate of 4.58% per cent, as provided by law, and its cost of this action in the sum of \$ 448.50, all for which execution shall issue.

Dated at Tallahassee, Florida, this 19th day of February, 1999.

I HEREBY CERTIFY that this is a true and correct copy of the original on file in the office of the Clerk, United States Bankruptcy Court for the Northern District of Florida.

Lewis M. Killian, Jr.
LEWIS M. KILLIAN, JR.
U.S. Bankruptcy Judge

LARRY A. PACE, Clerk, Bankruptcy Court
By Deborah Davis
Deputy Clerk

CLERK
BANKRUPTCY COURT
NORTH/DIST. FLA.
TALLAHASSEE, FLA.

99 FEB 19 AM 10:49

FILED

U.S. BANKRUPTCY COURT
Northern District of Florida
DATE ENTERED ON DOCKET
<u>2-22-99</u>